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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/995,278	11/26/2001	Bassam A. Saliba	MS111436.02	3819

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EXAMINER

RETTA, YEHDEGA

ART UNIT	PAPER NUMBER
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3622

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/995,278	Applicant(s) SALIBA ET AL.	
	Examiner Yehdega Retta	Art Unit 3622	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 October 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1,4-6,8,10-16,19-24 and 47-51 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1, 4-6, 8, 10-16, 19-24 and 47-51 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

This office action is in response to the Request for Continued Examination filed October 30, 2007. Claims 1, 13 and 22 have been amended. Claims 1, 4-6, 8, 10-16, 19-24 and 47-51 are pending.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1, 4-6, 8, 10-16, 19-21 and 47-51 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ganesan (US 6,055,567) further in view of Tobin (US 6,141,666).

Regarding claim 1, Ganesan teaches a page on a network site sponsored by a hosting entity (banking entity) (see fig. 8-16); an option to view user-specific data, wherein the user specific data is located at a network site owned by a third party that is independent from the hosting entity (biller) (see fig. 6, 7 and 10); registering users with the hosting entity (see fig. 11); wherein the activation of the option on the hosting entity's page, linking to the third party network's site, wherein the linking comprises addressing a universal resource locator (URL associated with the third party's network site and sending an identity of the hosting entity to the third party so that the third party may identify the hosting entity in a new page (see fig. 19) (see also col. 2 line 45 to col. 3 line 13, col. 16 line 9 to col. 18 line 20). Ganesan teaches the banking entity 54, which is typically, a Financial Institution, is generally viewed as a primary point of presence for a subscriber to the system 50, typically providing an appearance of aggregation to

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the subscriber. Ganesan teaches this view is held primarily due to the trust that consumers typically place in a bank brand, and the fact that bank customers who already bank online are also likely to want to receive bills online. Ganesan teaches the bank being identified in a new page (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 8 line 38 to col. 9 line 32). Ganesan does not teach presenting, to the particular user, the new page at the third party's network site that incorporates the user-specific data and that identifies the hosting entity (the banking entity), it is taught in Tobin. Tobin teaches if a consumer were to visit one of the private label floral and gift services home page of the Internet site "Homearts", all the graphics and product categories on each of the PC Flowers & Gifts Web site pages, available through a hypertext link from a Homearts Web site, are fully customized in graphic and content format to reflect only the Homearts brand name (see col. 5 line 18 to col. 6 line 19). It would have been obvious to one of ordinary skill in the art at the time of the invention to provide page formatting information of the bank to a web site available through the hyperlinks (third party sites) from the hosting site (bank) of Ganesan, so that the Web site pages provides by the third party are customized in both a graphic and a content format of the bank so as to take advantage of the consumer's familiarity and the consumer's trust in the banking entity's established brand name, or the consumer's existing relationship with the participating Web site , as taught in Tobin.

Regarding claim 4, Ganesan as modified by Tobin teaches providing a return URL for returning to the hosting entity's site (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 8 line 38 to col. 9 line 32).

Regarding claims 5 and 6, Ganesan as modified by Tobin teach the page on the network site sponsored by the hosting entity identifies the hosting entity; the linking to the third party's

network site does not expose this transfer to the particular user; and the presenting, to the particular user, the new page at the third party's network site also identifies the hosting entity without identifying a network address of the third party's network site (see fig. 17-20).

Regarding claims 8, 10 and 11, Ganesan as modified by Tobin teaches page formatting information that is used by the third party site to present new page, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting site, addressing a URL associated with the third party site and sending a token identifying the particular user to locate the user-specific data, option to activate an additional function (see fig 17-19, col. 2 line 45 to col. 3 line 13, col. 16 lines 8-65).

Claim 12 is rejected as stated above in claim 1.

Regarding claims 22 and 23, Ganesan teaches user to register with a hosting entity; offering a page on a network site sponsored by a hosting entity (banking entity) (see fig. 10-15); an option to view user-specific data, wherein the user specific data is located at a network site owned by a third party (billing entity) that is independent from the hosting entity (see fig. 10-15 col. 16 lines 9-65); registering users with the hosting entity (see fig. 16, col. 16 lines 16-22); linking to the third party network's site and enabling access to the site; presenting user a new page at the third party's site; with out identifying the network address associated with the third party's network site (see fig. 17-20) (see also col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 16 line 9 to col. 18 line 20). The claim recites, "so that the third party may identify the hosting entity in a new page". The feature is just intended use.

Claim 24 is rejected as stated above in claim 11.

Regarding claim 13, Ganesan teaches presenting a page on a site sponsored by hosting entity (banking entity) to a particular user; user required to logon (see fig. 16); offering an option to view user-specific data located at a network site owned by a third party (biller); linking to the third party's site; enabling access to the third party's site without logging on with the third party site; (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 8 line 65 to col. 9 line 13 and col. 16 lines 9-23). Ganesan does not teach presenting, to the particular user, the new page at the third party's network site that incorporates the user-specific data and that has the appearance of the page presented by the hosting entity's network site, it is taught in Tobin. Tobin teaches a link to a third party network site, page formatting information to present a new page by the third party network, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting entity's network site. Tobin teaches if a consumer were to visit one of the private label floral and gift services home page of the Internet site "Homearts", all the graphics and product categories on each of the PC Flowers & Gifts Web site pages, available through a hypertext link from a Homearts Web site, are fully customized in graphic and content format to reflect only the Homearts brand name (see col. 5 line 18 to col. 6 line 19). It would have been obvious to one of ordinary skill in the art at the time of the invention to provide page formatting information of the bank to a web site available through the hyperlinks (third party sites) from the hosting site (bank) of Ganesan, so that the Web site pages provides by the third party are customized in both a graphic and a content format of the bank so as to take advantage of the consumer's familiarity and the consumer's trust in the banking entity's established brand name, or the consumer's existing relationship with the participating Web site , as taught in Tobin.

Regarding claims 14-16, Ganesan teaches the page on the network site sponsored by the hosting entity identifies the hosting entity; the linking to the third party's network site does not expose this transfer to the particular user; and the presenting, to the particular user, the new page at the third party's network site also identifies the hosting entity without identifying a network address of the third party's network site (see fig. 17-20).

Regarding claims 19 and 20, Ganesan teaches page formatting information that is used by the third party site to present new page, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting site, addressing a URL associated with the third party site and sending a token identifying the particular user to locate the user-specific data, option to activate an additional function (see fig 17-19, col. 2 line 45 to col. 3 line 13, col. 16 lines 8-65).

Claim 21 is rejected as stated above in claim 13.

Regarding claims 47, 48 and 51, Ganesan teaches receiving, at a third party network site an identifier which identifies a financial institution; and a token that identifies a customer of the financial institution; retrieving data associated with the customer of the financial institution using the token; and displaying the data associated with the customer of the financial institution on the web page (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 7 line 64 to col. 8 line 10, col. 8 line 65 to col. 9 line 13 and col. 16 lines 9-23). Ganesan does not teach receiving branding indicia of the financial institution; presenting a web page at the third party network site that is formatted, branded and styled to resemble a web page of the financial institution, it is taught in Tobin. Tobin teaches if a consumer were to visit one of the private label floral and gift services home page of the Internet site "Homearts", all the graphics and product categories on

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each of the PC Flowers & Gifts Web site pages, available through a hypertext link from a Homearts Web site, are fully customized in graphic and content format to reflect only the Homearts brand name (logo) (see col. 5 line 18 to col. 6 line 19). It would have been obvious to one of ordinary skill in the art at the time of the invention to providing page formatting information of the bank to web site available through the hyperlinks (third party sites) from the hosting site (bank) of Ganesan, so that the Web site pages provides by the third party are customized in both a graphic and a content format of the bank to take advantage of the consumers familiarity and the consumer's trust in the bank site's established brand name, or the consumer's existing relationship with the participating Web site, as taught in Tobin.

Regarding claim 49, Ganesan teaches supplying a return universal resource locator (URL) to the third party network site for use in linking to a network site of the financial institution (see fig. 17-19, col. 2 line 45 to col. 3 line 13, col. 8 line 38 to col. 9 line 32).

Regarding claim 50, Ganesan teaches wherein the web page at the third party network site identifies the financial institution without identifying a network address of the third party network site (see fig. 17-20).

Response to Arguments

Applicant's arguments with respect to claims 1, 4-6, 8, 10-16 and 19-24 have been considered but are moot in view of the new ground(s) of rejection.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yehdega Retta whose telephone number is (571) 272-6723. The examiner can normally be reached on 8-4:30.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

YR

/Yehdega Retta/
Primary Examiner, Art Unit 3622